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United States Bankruptcy Co Northern District of Illinois, Eastern											Voluntary Petition	
	Debtor (if ind ND, STEV			t, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  AKA Steve Norman Holland							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)								Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
xxx-xx-0063 Street Address of Debtor (No. and Street, City, and State): 2379 Bird Lane Batavia, IL  ZIP Code							Street Address of Joint Debtor (No. and Street, City, and State):  ZIP Code					
County of F	Residence or	of the Prin	cinal Place	of Rusines		60510	Count	v of Reside	ence or of the	Principal Pla	ace of Business:	
Kane	residence of	or the Time	cipai i iace	or Busines	o.		Count	y or reside	once or or the	i i i i i i i i i i i i i i i i i i i	ace of Business.	
Mailing Ad	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address)	
					г	ZIP Code	:					ZIP Code
	Principal As			or								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St. Code (the Internal Revenue Co			☐ Chapt☐	the later 7 ter 9 ter 11 ter 12	Petition is Fi □ Cl of □ Cl	otcy Code Under Whiled (Check one box) hapter 15 Petition for F a Foreign Main Proce hapter 15 Petition for F a Foreign Nonmain P	Recognition eding	
			☐ Deb				defined "incuri	are primarily co d in 11 U.S.C. s red by an indivional, family, or	(Check consumer debts, § 101(8) as idual primarily	busin	s are primarily less debts.	
F11 E33	: E#	Ü	ee (Check o	one box)			l l	one box:		Chapter 11	<b>Debtors</b> s defined in 11 U.S.C.	8 101(51D)
☐ Filing F attach s is unabl	ing Fee attac fee to be paid igned applicate to pay fee fee waiver re igned applica	d in installmation for the except in in	e court's cornstallments.	sideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	hat the deb cial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent 1 are less than with this petition were solici	or as defined in 11 U.S iquidated debts (exclud n \$2,190,000.	.C. § 101(51D). ling debts owed  ne or more
☐ Debtor of Debtor of	Administrates that estimates that estimates that ill be no fund	t funds will it, after any	l be available exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
	Number of C: 50-99		200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition **HOLLAND, STEVEN NORMAN** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatu

**Signature(s) of Debtor(s) (Individual/Joint)**I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ STEVEN NORMAN HOLLAND

Signature of Debtor STEVEN NORMAN HOLLAND

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 18, 2008

Date

#### Signature of Attorney\*

#### X /s/ David R. Brown

Signature of Attorney for Debtor(s)

#### David R. Brown 3122323

Printed Name of Attorney for Debtor(s)

Springer, Brown, Covey, Gaertner & Davis, L.L.C.

Firm Name

400 S. County Farm Road Suite 330 Wheaton, IL 60187

Address

#### 630-510-0000 Fax: 630-510-0004

Telephone Number

#### March 18, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

#### **HOLLAND, STEVEN NORMAN**

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court** Northern District of Illinois, Eastern Division

		,		
In re	STEVEN NORMAN HOLLAND		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

$\Box$ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

 $\Box$  5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ STEVEN NORMAN HOLLAND
STEVEN NORMAN HOLLAND

Date: March 18, 2008

Associated Bank P.O. Box 19097 Green Bay, WI 54307-9097

Associated Bank P.O. Box 19097 Green Bay, WI 54307-9097

Associated Bank, NA 200 N. Adams Street PO Box 19006 Green Bay, WI 54307-9006

B&B Enterprises 40W270 B LaFox Road Saint Charles, IL 60175

C. Barry Montgomery
Williams Montgomery & John, Ltd.
20 N. Wacker Drive, Ste. 2100
Chicago, IL 60606

Call Source

Caren Menas 56 Lake Zurich Drive Lake Zurich, IL 60047

Citi Advantage Card P.O. Box 688906 Des Moines, IA 50368-8906

Citi Advantage Card P.O. Box 688906 Des Moines, IA 50368-8906

CitiMortgage, Inc. P.O. Box 688950 Des Moines, IA 50368-8950

City of Lake Geneva 626 Geneva Street Lake Geneva, WI 53147 City of Shorewood Shorewood, IL

CLTV 2000 York Road Suite 114 Oak Brook, IL 60523

Coca Cola Enterprises St. Charles Sales Center 2335 Paysphere Circle Chicago, IL 60674

ComEd
Payment Center
Chicago, IL 60668-0001

Cook County Treasurer 118 N, Clark Street Rms 112 & 212 Chicago, IL 60602

Countrywide Home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458

Countrywide home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458

Countrywide Home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458

Countrywide Home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458 Countrywide Home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458

Countrywide Home Loans ATTN CLD/AR P.O. Box 660458 Dallas, TX 75266-0458

Credit Link, LLC 29W110 Butterfield Road Suite 105 Warrenville, IL 60555

D&B Advertising 53 E St. Charles Villa Park, IL 60181

D&B Advertising 53 E St. Charles Villa Park, IL 60181

D&B Advertising 53 E St. Charles Villa Park, IL 60181

David W. Comer 913 Willow Lane Shorewood, IL 60404

Debbie Harper Former Employee

Debbie Harper

Dedicated Home Services LLC Aaron Pfaff W1950 Rock Rd. Iron Ridge, WI 53035

Delaware Place Bank 190 E. Delaware Chicago, IL 60611 Dennis Grube 463 Holiday Lane Hainesville, IL 60073

Direct TV P.O. Box 60036 Los Angeles, CA 90060-0036

Direct TV P.O. Box 9001069 Louisville, KY 40290-1069

Direct TV P.O. Box 9001069 Louisville, KY 40290-1069

Direct TV P.O. Box 9001069 Louisville, KY 40290-1069

DuPage County Collector 421 N. County Farm Road Wheaton, IL 60187

DuPage County Collector County Complex 421 N. County Farm Road Wheaton, IL 60187

EC Inspectors Erice Wade 60 E. Oak St. Villa Park, IL 60181

Fannie Mae 6000 Feldwood Drive Atlanta, GA 30349

First Collateral Services, Inc. 1855 Gateway Blvd. Suite 800 Concord, CA 94520-8441 First Midwest Bank Proc. Ctr. PO Box 9003 Gurnee, IL 60031-9003

First Midwest Bank Processing Cente P.O. Box 9003 Gurnee, IL 60031-9003

Flagstar Bank, FSB 302 W. Michigan Avenue Jackson, MI 49201

Fort Dearborn Life Insurance Co. 36788 Eagle Way Chicago, IL 60678-1367

Gary Cuddworth Former Employee

Genworth Financial Services P.O. Box 277231 Atlanta, GA 30384-7231

Harris Mortgage Loan P.O. Box 6148 Carol Stream, IL 60197-6148

Hinkley Springs Water Company P.O. Box 660579 Dallas, TX 75266-0579

Holland Home Auction, Inc.

Home Builders Assoc. of Greater Chi 1841 W. Army Trail Rd. Addison, IL 60101

Impact Networking LLC Dept 5270 P.O. Box 1170 Milwaukee, WI 53201-1170

Innovative Voice Technologies 1717 Penny Lane Schaumburg, IL 60173

Integral 1700 Park St. Naperville, IL 60563

James M. Jefferson 2372 Kane Lane Batavia, IL 60510

John Drish Landscaper c/o FCC - Columbus, Inc 1550 Old Henderson Rd, 100-S Columbus, OH 43220

Kelmscott Press 1665 Mallette Rd Aurora, IL 60505

Kinko

Lake Geneva City Treasurer 626 Geneva Street Lake Geneva, WI 53147

Lamar Companies P.O. Box 96030 Baton Rouge, LA 70896 LaSalle Bank 4747 W. Irving Park Rd. Chicago, IL 60641-2708

LaSalle Bank NA 135 S. LaSalle Street Chicago, IL 60603

Lender Support Systems 13475 Danielson St. #220 Poway, CA 92064

Lincoln State Bank 304 E. Highway 38 - Box 38 PO Box 378 Rochelle, IL 61068

Lincoln State Bank 304 E. Highway 38 - Box 38 PO Box 378 Rochelle, IL 61068

Lisa Madigan, Attorney General Consumer Protection Division 100 West Randolph Street Chicago, IL 60601

MERS 13059 Collections Center Dr. Chicago, IL 60693

Michael Cox c/o KMD Partners 5240 N. Sheridan Chicago, IL 60686

Michael J. Bertinetti, Esq. Severson & Werson One Embarcadero Center, Suite 2600 San Francisco, CA 94111

National Life Insurance Company P.O. Box 13910 Philadelphia, PA 19101-3910

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Nationwide Advantage Mortgage Co. P.O. Box 8414 Des Moines, IA 50301-9905

Nationwide Insurance 729 E.Dundee Rd. Arlington Heights, IL 60004

Neopost P.O. Box 45800 San Francisco, CA 94145-0800

New Home Experts, Inc.

New Millenium Mortgage Corp. 1700 Park Street Suite 203 Naperville, IL 60563

New Millenium Mortgage Corp. 1700 Park Street Suite 203 Naperville, IL 60563

New Millenium Mortgage Corp. 1700 Park Street Suite 203 Naperville, IL 60563

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Northwest News Group 7717 S. Route 38 Crystal Lake, IL 60014

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OHalloran Appraisal Services 1410 Colby Lane Schaumburg, IL 60193 Quick Impressions 920 Ridge Avenue - Unit C2 Lombard, IL 60148

Rainbow Printing 16135 New Avenue, Unit 1A Lemont, IL 60439

Rick Tarulis Brooks Adams & Tarulis 101 N. Washington Naperville, IL 60540

Rieck & Crotty 55 W. Monroe St. Suite3390 Chicago, IL 60603

Royal Office Products P.O. Box 2403 Bedford Park, IL 60499-2403

Safeco Insurance P.O. Box 66768 Saint Louis, MO 63166-6768

Sams Club P.O. 530942 Atlanta, GA 30353

Shred-It 115 W. Lake Dr., Suite 200 Glendale Heights, IL 60139

Sign A Rama 8S101 Route 59 Naperville, IL 60540

Smith Davies & Nicolau Mark Smith 162 N. Franklin St. #201 Chicago, IL 60606

Stage-It

Standard Title Guaranty Company 315 S. Schuyler Avenue P.O. Box 86 Kankakee, IL 60901

Steve Holland

Steve Holland

Steve Holland

Steve Holland

Steve Holland

Steve Holland c/o New Millenium

Steven B. Ekker, Esq. Momkus McCluskey, LLC 3051 Oak Grove Rd, Suite 220 Downers Grove, IL 60515

Stewart Lender Services P.O. Box 973597 Dallas, TX 75397-3597

The List Company

Thomas C. Nolan Phelan Nolan & Assoc., P.C. 211 N. Hammes Avenue Joliet, IL 60435

United Mileage Plus PO Box 15153 Wilmington, DE 19886-5153 US Express Leasing, Inc. 300 Lanidex Plaza Parsippany, NJ 07054-2797

USXL Express Leasing, Inc. 300 Lanidex Plaza (2nd Floor) Parsippany, NJ 07054

William Ryan Homes, Inc. 945 North Plum Grove Road Schaumburg, IL 60173

Wolin-Levin, Inc Payment Processing Center P.O. Box 501450 San Diego, CA 92150-1550

Worldwide Express 130 S. Bemiston Ave #700 Saint Louis, MO 63105